

NDPERS Annual Enrollment

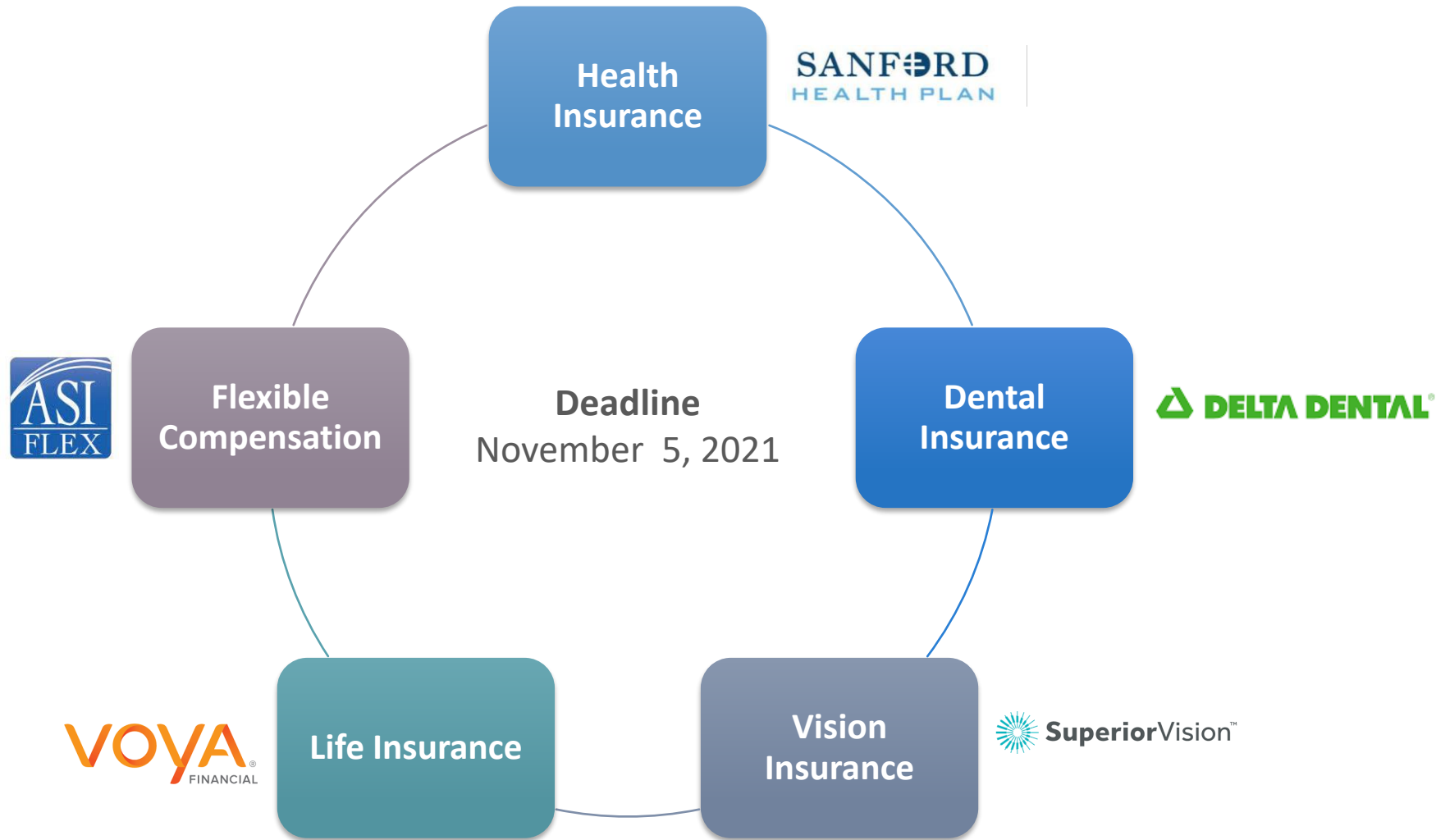
Update your benefit elections
for 2022 starting Monday,
October 18 through Friday,
November 5, 2021



NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

Five Insurance Plans

Update your insurance plans elections for 2022 in NDPERS Member Self Service (MSS) starting October 18 through November 5, 2021



Health Insurance

Consult your family financial planner to discuss which plan (coverage) is best for you.

Dakota Plan

- **Basic**
 - Coverage for services received in North Dakota not provided by a PPO provider
 - Out-of-state services
- **Preferred Provider Organization (PPO)**
 - Coverage for services received in North Dakota provided by a PPO provider
 - Less out-of-pocket expense

High Deductible Health Plan (HDHP)

- Includes Health Savings Account (HSA)

SANFORD
HEALTH PLAN

HDHP Facts

- Higher annual deductible and out-of-pocket costs
- Includes HSA
- Preventive services covered as designated by Affordable Care Act (ACA)

HSA Facts

- Helps cover medical expenses until your annual deductible and out-of-pocket maximum are met
- HSA funds do not expire

NDPERS High Deductible Health Plan
(HDHP) with Health Savings Account (HSA)

Contributions to Health Savings Account

State employees: Monthly employer paid contribution

- ▶ **Single:** \$88.46
- ▶ **Family:** \$214.06

2022 IRS Limits for HSA Contributions

Coverage	Annual Limit	NDPERS Contribution	Max Employee Contribution
Single	\$3,650	\$1,061.52	\$2,588.48
Family	\$7,300	\$2,568.72	\$4,731.28
55+ Single or Family	See above	See above	\$1,000 extra

Vision Insurance



- ▶ Premiums can be pre-taxed.

▶ Employee only	\$ 6.57
▶ Employee & spouse	\$13.15
▶ Employee & child(ren)	\$11.98
▶ Family	\$18.55

Dental Insurance



- ▶ **NDPERS dental insurance carrier is Delta Dental of Minnesota.**
- ▶ Premiums can be pre-taxed.

Employee only	\$ 39.80
Employee & spouse	\$ 76.82
Employee & child(ren)	\$ 89.18
Family	\$127.00

- ▶ **TIP:** *Total Dental Administrators (TDA)* is not the NDPERS Dental Plan provider. **You cannot enroll in TDA through NDPERS Member Self Service.**

Dental & Vision Insurance Participation Policy

If you enroll in the vision or dental insurance plan(s), you are required to remain in the plan through the calendar year.

You can only discontinue participation during the year if you terminate employment.

Flexible Compensation “FlexComp”

Three ways to participate

Medical Flexible Spending Account (FSA)

Set aside up to \$2,750

Not available if enrolled in HDHP

Dependent Care Flexible Spending Account (FSA)

\$5,000 maximum (for a married couple filing a joint tax return or a single parent)

\$2,500 maximum (for a married couple filing separate tax returns)

Pre-tax eligible insurance premiums

Dental & Vision Insurance

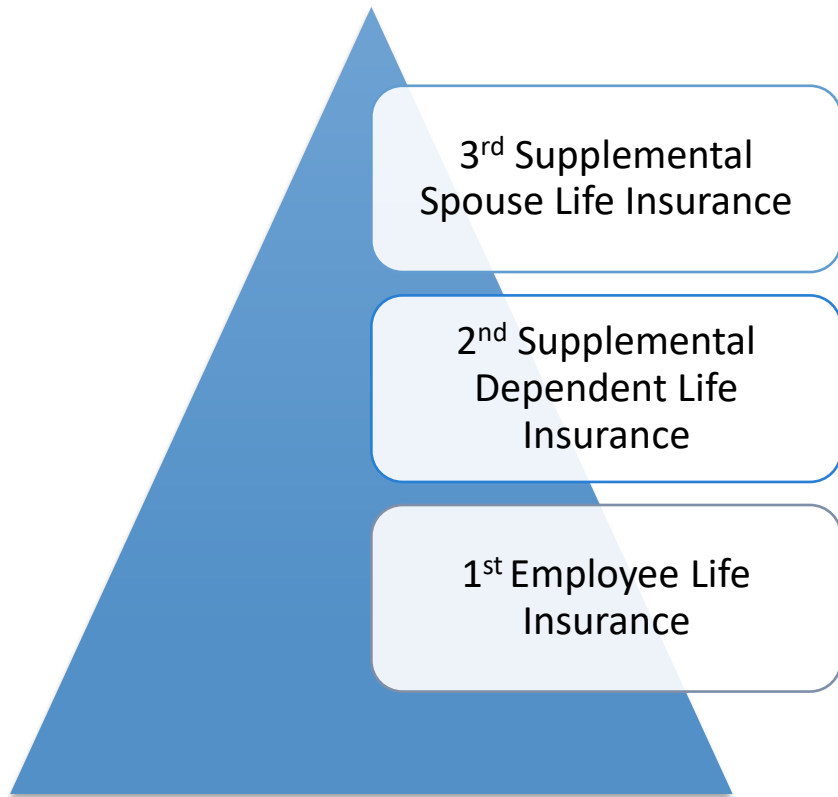
Other optional insurance products

Life Insurance

First \$50,000 of employee supplemental pre-taxed automatically

Permanent employees of a state agency or participating district health unit are eligible to participate. This excludes employees of the ND University System.

Levels of Life Insurance



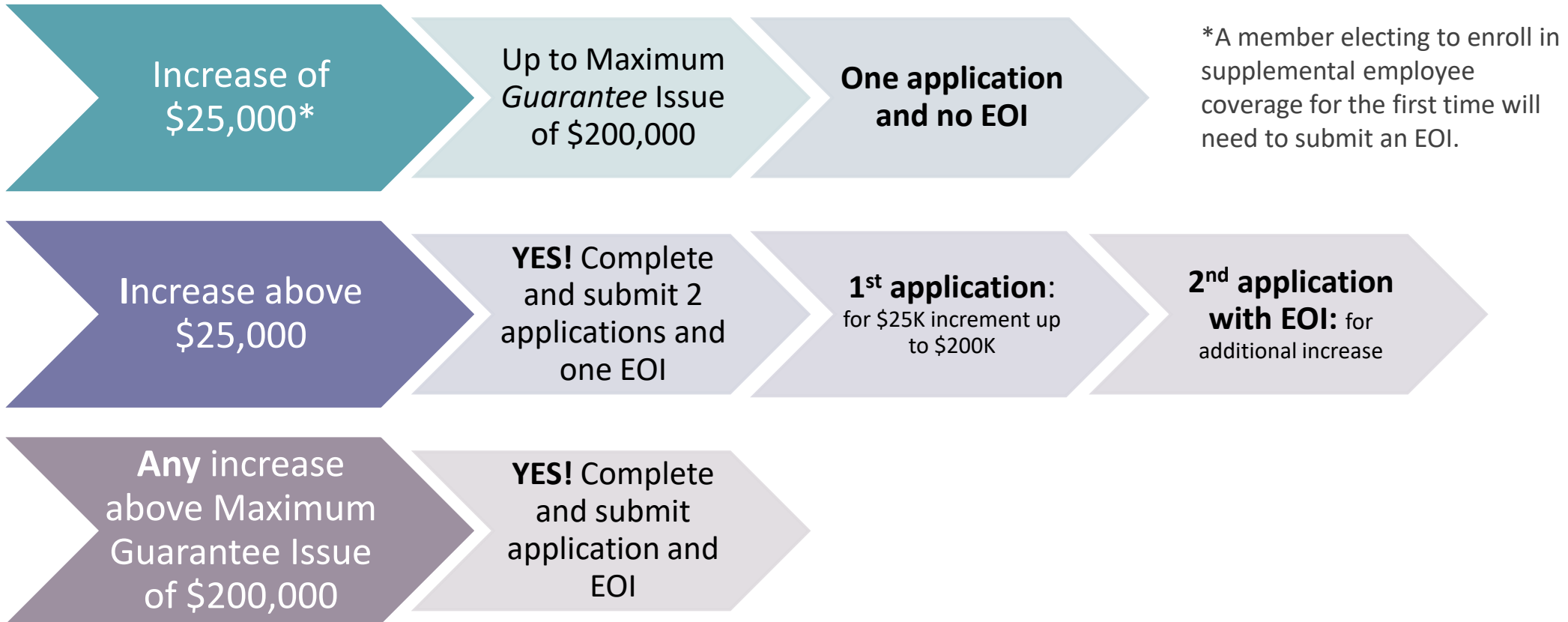
Three Coverage Options as an Employee



Employee Evidence of Insurability (EOI)

When to submit an EOI as an Employee

Employee Basic Life Insurance (\$7,000) does not require an EOI as eligible employees are auto-enrolled.



Coverage Options as a Dependent (Spouse and Children)

Dependent Supplemental - Spouse or Children

- \$2,000, \$5,000, \$7,000 or \$10,000
- EOI not required during Annual Enrollment

Spouse Supplemental – Spouse only

- Up to 50% of Employee Supplemental
- EOI required on all enrollment and increase applications



Ask your HR representative



Use NDPERS Resources starting
Monday, October 18

Questions?